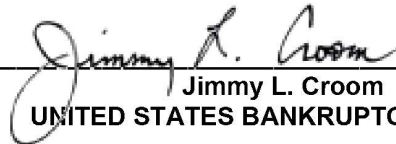




Dated: January 23, 2019
The following is SO ORDERED:


Jimmy L. Croom
UNITED STATES BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE**

In Re:
Jennifer Ann Russell

Chapter 13

Debtor

Case No. 18-12346

Order Confirming Plan Combined With Related Orders

It appearing to the Court that the Debtor Has filed a plan which has been sent to the scheduled creditors; that at the confirmation hearing it appeared to the Court from the statements of the Chapter 13 Trustee, and the entire record herein, that the plan as finalized complies with 11 U.S.C. §1325(a) and other applicable provisions of the Bankruptcy Code; and that the plan should be confirmed;

IT IS THEREFORE, ORDERED BY THE COURT:

1. That the Debtor's plan, which is attached hereto, is confirmed;
2. That the Debtor pay into the plan as follows:

Debtor One Employer: EASTER SEALS OF TENNESSEE, INC.

\$195.00 EVERY TWO WEEKS

If this is different from the originally proposed plan amount, then the Chapter 13 Trustee is authorized to submit a separate order changing payment. Furthermore, the debtor(s)' future earnings shall remain property of the estate and under the exclusive control of this Court pursuant to 28 U.S.C. §§1334(e) and 157(a). In the event of a case dismissal, funds held by the Chapter 13 Trustee shall be paid to creditors in accordance with the terms of the plan unless otherwise ordered by the Court.

3. All property shall remain property of the Chapter 13 estate under 11 U.S.C. §§541(a) and 1306(a) and shall revert in the debtor(s) only upon discharge pursuant to §1328(a), conversion of the case, or specific order of the Court which states otherwise. The debtor(s) shall remain in possession of and in control of all property of the estate not transferred to the Trustee, and shall be responsible for the protection and preservation of all such property, pending further orders of the Court.
4. An attorney fee is allowed in the amount of \$3,800.00.
5. The percentage to be received by unsecured creditors is to be determined by the Trustee after the expiration of the 90 day bar date for the filing of claims; separate order to be entered thereon.
6. Any real estate tax claimants shall be treated as fully secured if the plan proposes to treat them as secured debts. If the debtor(s) surrender(s) with Court authorization any real property during the pendency of this case or such property is abandoned, the real property will no longer be property of the estate; the automatic stay shall terminate regarding the interests of affected real property taxing authorities, and the Chapter 13 plan may be modified accordingly.
7. The balances of any student loans shall survive discharge if the plan indicates same.
8. Following the bar date to file proofs of claims, the Chapter 13 Trustee may adjust the plan payments as necessary to capture any excess equity.

CC: Timothy H. Ivy

/s/ Timothy H. Ivy

Chapter 13 Trustee

SEH

ROBERT B VANDIVER
227 W BALTIMORE
PO BOX 906
JACKSON, TN 38302-0906

Date: January 10, 2019

UNITED STATES BANKRUPTCY COURT
Western District Of Tennessee

In Re:

Case No. 18-12346

(1) Jennifer Ann Russell

Debtor

Chapter 13

CHAPTER 13 PLAN

ADDRESS: 325 Lowe Lane
Mc Kenzie, TN 38201

PLAN PAYMENT :

DEBTOR (1) shall pay \$195.00 EVERY TWO WEEKS
by: Payroll Deduction from: EASTER SEALS OF TENNESSEE, INC.
ATTN: PAYROLL DEPARTMENT
750 OLD HICKORY BLVD #2-260
BRENTWOOD, TN 37027

1. THIS PLAN [Rule 3015.1]:

- | | |
|--|-----|
| (A) CONTAINS A NON-STANDARD PROVISION. [See Plan Provision #19] | NO |
| (B) LIMITS THE AMOUNT OF SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] | YES |
| (C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12] | NO |

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor's attorney fees, pursuant to Confirmation Order.

3. AUTO INSURANCE: (x) Not Included in Plan

AUTO INSURANCE NOT INCLUDED

4. DOMESTIC SUPPORT

Monthly Plan Payment

5. PRIORITY CLAIMS

6. HOME MORTGAGE CLAIMS

7. SECURED CLAIMS

[Retain lien 11 U.S.C. Section 1325 (a)(5)]	<u>Value of Collateral:</u>	<u>Rate of Interest:</u>	<u>Monthly Plan Payment:</u>
ONEMAIN FINANCIAL GROUP, LLC	\$1500.00	8.00%	\$35.00
2006 Chevy Impala			
Adequate protection \$10.00 monthly			

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL

10. SPECIAL CLASS UNSECURED CLAIMS

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. SECTION 522(f)

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$21,199.42

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS

17. COMPLETION: Plan shall be completed upon payment of the above approximately 60 months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.

19: NON-STANDARD PROVISION(S)

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Tennessee

In re:
 Jennifer Ann Russell
 Debtor

Case No. 18-12346-jlc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0651-1

User: valeta
 Form ID: pdftr05

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Jan 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2019.

db
 32995384 +Jennifer Ann Russell, 325 Lowe Lane, Mc Kenzie, TN 38201-8501
 32995382 AWA Collections, P.O. Box 6605, Orange, CA 92863-6605
 32995383 +Ad Astra Recovery Services, 7330 W. 33rd Street N, Suite 118, Wichita, KS 67205-9370
 32995385 +Advance Financial 24/7, 100 Oceanside Dr, Nashville, TN 37204-2351
 32995386 +Baptist Memorial Hospital, PO Box 17127, Memphis, TN 38187-0127
 32995387 +Big Picture Loans, P.O. Box 704, Watersmeet, MI 49969-0704
 +CASH EXPRESS, 263 WEST SPRING STREET, COOKEVILLE TN 38501-3268
 (address filed with court: Cash Express, 15132 Highland Dr, McKenzie, TN 38201)
 32996128 +Cash Express, LLC, 345 South Jefferson Avenue, Suite 300, Cookeville, TN 38501-3456
 32995389 +Cashnet USA, P.O. Box 206739, Dallas, TX 75320-6739
 33037354 Emergency Coverage Corp, PO Box 1123, Minneapolis, MN 55440-1123
 32995391 +First Premier Bank, 3820 North Louise Ave, Sioux Falls, SD 57107-0145
 33051026 +Harpeth Financial Services, LLC, c/o Glen C. Watson, III, P.O. Box 121950,
 Nashville, TN 37212-1950
 32995392 +McKenzie Banking, PO Box 220, McKenzie, TN 38201-0220
 33021659 McKenzie Regional Hospital, c/o David L. Mendelson, Esq., MENDELSON LAW FIRM,
 PO BOX 17235, Memphis, TN 38187-0235
 32995393 +McKenzie Regional Hospital, P.O. Box 501092, Saint Louis, MO 63150-1092
 33018231 +Premier Bankcard, Llc; Jefferson Capital Systems L, Jefferson Capital Systems, LLC,
 Po Box 7999, Saint Cloud Mn 56302-7999
 32995401 +State Finance, 2539 Eastwood St., Paris, TN 38242-7990
 32995402 +Tennessee Check Advance, LLC, 15325 Highland Drive, Mc Kenzie, TN 38201-2501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

32995388 +E-mail/Text: cashmaster19740@bellsouth.net Jan 24 2019 01:16:24 Cash Master,
 19740 East Main Street, Huntingdon, TN 38344-3823
 32995390 +E-mail/Text: khorner@checkintocash.com Jan 24 2019 01:19:33 Check into Cash, PO Box 550,
 Cleveland, TN 37364-0550
 33040310 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 24 2019 01:18:05 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 32995394 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 24 2019 01:18:05 Midland Funding LLC,
 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
 32995395 +E-mail/Text: bankruptcy@moneylion.com Jan 24 2019 01:19:28 Money Lion, P.O. Box 1547,
 Sandy, UT 84091-1547
 33013144 E-mail/PDF: cbp@onemainfinancial.com Jan 24 2019 01:20:32 ONEMAIN FINANCIAL GROUP, LLC,
 ONEMAIN, PO BOX 3251, EVANSVILLE IN 47731-3251
 32995396 +E-mail/PDF: cbp@onemainfinancial.com Jan 24 2019 01:20:32 OneMain, P.O. Box 1010,
 Evansville, IN 47706-1010
 32995397 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 24 2019 01:33:03
 Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
 33049377 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 24 2019 01:31:52
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 32996339 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 24 2019 01:33:03
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 32995398 E-mail/Text: bankruptcy.noticing@security-finance.com Jan 24 2019 01:16:44 Security Finance,
 SFC-Central Bankruptcy Recovery Dept., 209 Dawson Rd., Ste. 4-B, Columbia, SC 29223
 33019187 +E-mail/Text: bankruptcy.noticing@security-finance.com Jan 24 2019 01:16:44
 SECURITY FINANCE COMPANY OF TENNESSEE, SFC Central Bankruptcy, PO Box 1893,
 Spartanburg, SC 29304-1893
 32995399 +E-mail/Text: bankruptcy@ldf-holdings.com Jan 24 2019 01:19:36 SKy Trails Cash.com,
 Ningodwaaswi, LLC, P.O. Box 1115, Lac Du Flambeau, WI 54538-1115
 32995400 +E-mail/Text: bankruptcy@speedyinc.com Jan 24 2019 01:17:13 Speedy Cash,
 PO Box 101928 Dept. 2280, Birmingham, AL 35210-6928
 33019929 +E-mail/Text: bankruptcy@speedyinc.com Jan 24 2019 01:17:13 Speedy/Rapid Cash,
 PO Box 780408, Wichita, KS 67278-0408
 32997189 +E-mail/PDF: gecsed@recoverycorp.com Jan 24 2019 01:21:00 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 32995403 +E-mail/PDF: bk@worldacceptance.com Jan 24 2019 01:33:06 World Finance, P.O. Box 6429,
 Greenville, SC 29606-6429
 33018842 +E-mail/PDF: bk@worldacceptance.com Jan 24 2019 01:32:37 World Finance Corp.,
 World Acceptance Corporation Attn: Bankr, PO Box 6429, Greenville, SC 29606-6429
 TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0651-1

User: valeta
Form ID: pdftr05

Page 2 of 2
Total Noticed: 36

Date Rcvd: Jan 23, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2019 at the address(es) listed below:

PRA Receivables Management, LLC claims@recoverycorp.com
Robert B. Vandiver, Jr. on behalf of Debtor Jennifer Ann Russell bankruptcy@robvandiver.com,
r52884@notify.bestcase.com
Timothy H. Ivy ecf_summ@chl3jax.com
U.S. Trustee ustpreion08.me.ecf@usdoj.gov

TOTAL: 4